

In re:
Jeanette A. Walker-Cosby
Debtor

Case No. 19-14149-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 26, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db	+ Jeanette A. Walker-Cosby, 1342 Townsend Street, Chester, PA 19013-2441

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
LEON P. HALLER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 26, 2024

Form ID: pdf900

Total Noticed: 1

FINANCE AGENCY) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

STANLEY E. LUONGO, JR.

on behalf of Debtor Jeanette A. Walker-Cosby stan.luongo@luongobellwoar.com nicole.werner@luongobellwoar.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Jeanette A. Walker-Cosby <u>Debtor(s)</u>	CHAPTER 13
U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) <u>Movant</u>	NO. 19-14149 AMC
vs.	
Jeanette A. Walker-Cosby <u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West Esq. <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of March 5, 2024, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,339.35**. Post-petition funds received after March 5, 2024, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments: November 2023 at \$793.75/month; December 2023 through March 2024 in the amount of \$911.11/month
Suspense Balance: (\$98.84)
Total Post-Petition Arrears \$4,339.35

2. Debtor(s) shall cure said arrearages in the following manner;
- a). Debtor shall make an immediate tender payment to Movant in the amount of **\$1,600.00** towards the arrears.
- b). Beginning on April 2024 and continuing through September 2024, until the balance of the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$911.11** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th

of the month), plus an installment payment of **\$456.56 April 2024 through August 2024**
and \$456.55 for September 2024 towards the arrearages on or before the last day of each
month at the address below;

PHFA
211 North Front Street
Harrisburg, PA 17101

b). Maintenance of current monthly mortgage payments to the Movant
thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of
cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account
accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the
terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in
writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice.
If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a
Certification of Default with the Court and the Court shall enter an Order granting the Movant relief
from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default
with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this
agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

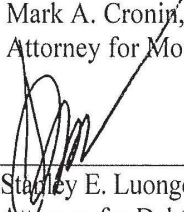
9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 5, 2024

/s/ Mark A. Cronin, Esquire

Mark A. Cronin, Esquire
Attorney for Movant

Date: 3/12/24



Stanley E. Luongo Jr.
Attorney for Debtor(s)

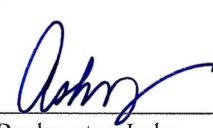
Date: 3/13/2024

/s/Jack Miller, Esquire for The Chapter 13 Trustee

Kenneth E. West, Esquire
Chapter 13 Trustee

*no objection to its terms, without
prejudice to any of our rights and
remedies.*

Approved by the Court this 25th day of March, 2024. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Ashely M. Chan.